

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: DONELL TALLEY § Case No. 1:19-bk-00221
TAMMY IRENE TALLEY §
§
§
§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/18/2019.
 - 2) The plan was confirmed on 05/01/2019.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/09/2019, 06/04/2019, 03/04/2021, 03/31/2021.
 - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/05/2024.
 - 5) The case was completed on 11/12/2024.
 - 6) Number of months from filing or conversion to last payment: 69.
 - 7) Number of months case was pending: 73.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$30,575.00.
 - 10) Amount of unsecured claims discharged without full payment: \$410,921.66.
 - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 13,792.00
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 13,792.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 975.58
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 5,975.58
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	5,000.00	0.00
DISCOVER	Uns	1,022.00	1,022.00	1,022.00	1.37	0.00
COMMONWEALTH OF	Pri	116.55	131.18	120.98	12.36	0.00
COMMONWEALTH OF	Uns	1,220.33	131.18	10.20	0.01	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,535.99	1,535.99	2.05	0.00
CAPITAL ONE BANK	Uns	597.54	611.13	611.13	0.82	0.00
SANTANDER CONSUMER USA	Uns	12,900.00	12,900.27	12,900.27	17.22	0.00
INTERNAL REVENUE SERVICE	Pri	7,000.00	5,228.17	4,916.34	4,916.34	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	5,228.17	311.83	0.42	0.00
ECMC	Uns	0.00	11,481.94	11,481.94	15.32	0.00
CITADEL FCU	Sec	33,999.90	34,370.09	0.00	0.00	0.00
WELLS FARGO	Sec	0.00	1,327.40	0.00	0.00	0.00
WELLS FARGO	Uns	4,092.26	4,092.26	2,764.86	3.69	0.00
MIDLAND CREDIT MGMT;	Uns	1,649.86	1,649.86	1,649.86	2.20	0.00
MIDLAND CREDIT MGMT;	Uns	1,675.58	1,675.58	1,675.58	2.23	0.00
MEMBER FIRST FED. CREDIT	Uns	3,331.33	3,529.81	3,529.81	4.71	0.00
LOWER PAXTON TOWNSHIP	Sec	359.70	359.70	359.70	359.70	0.00
ALLY FINANCIAL	Sec	20,085.00	18,676.73	0.00	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
M & T BANK	Uns	868.86	858.54	858.54	1.14	0.00
MIDLAND CREDIT MGMT;	Uns	865.24	865.24	865.24	1.16	0.00
COMCAST	Uns	488.00	488.16	488.16	0.65	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
SHELLPOINT MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Pri	0.00	197.25	197.25	197.25	0.00
KEYSTONE COLLECTION	Pri	0.00	65.75	65.75	65.75	0.00
KEYSTONE COLLECTIONS GROUP	Pri	220.00	662.70	230.03	230.03	0.00
KEYSTONE COLLECTIONS GROUP	Uns	0.00	662.70	432.67	0.57	0.00
KEYSTONE COLLECTION	Pri	0.00	280.95	96.67	96.67	0.00
KEYSTONE COLLECTION	Uns	0.00	280.95	184.28	0.25	0.00
BERKHEIMER ASSOCIATES	Pri	360.05	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	165,333.00	169,316.27	169,316.27	225.93	0.00
M & T BANK	Sec	70,781.12	69,623.54	451.74	451.74	0.00
SHELLPOINT MORTGAGE	Sec	28,165.47	30,982.47	1,206.84	1,206.84	0.00
THE CARRIAGE HOUSE	Sec	1,386.00	NA	NA	0.00	0.00
AES/M&T BANK	Uns	30,409.00	NA	NA	0.00	0.00
AES/PNC	Uns	70,400.00	NA	NA	0.00	0.00
BANFIELD PET HOSPITAL	Uns	47.50	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MGMT	Uns	116.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MGMT	Uns	201.56	NA	NA	0.00	0.00
CBCS	Uns	196.00	NA	NA	0.00	0.00
CCB/BOSCOV	Uns	3,386.24	NA	NA	0.00	0.00
CENTRAL MEDICAL EQUIPMENT	Uns	329.53	NA	NA	0.00	0.00
CHARLES K FETTERHOFF, JR, DMD	Uns	139.00	NA	NA	0.00	0.00
CHARLES K FETTERHOFF, JR, DMD	Uns	180.40	NA	NA	0.00	0.00
CHRIST GRANT	Uns	40.00	NA	NA	0.00	0.00
COLL SVC CENTER	Uns	83.00	NA	NA	0.00	0.00
DAUPHIN COUNTY PRISON	Uns	197.75	NA	NA	0.00	0.00
DAUPHIN COUNTY PRISON	Uns	247.19	NA	NA	0.00	0.00
HAYT, HAYT & LANDAU	Uns	981.49	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES	Uns	8,417.36	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	1,535.00	NA	NA	0.00	0.00
M & T BANK COLLECTIONS (P)	Uns	1,000.00	NA	NA	0.00	0.00
MEMBERS 1ST FCU	Uns	2,503.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
MIDLAND CREDIT MANAGEMENT,	Uns	7,653.54	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	7,653.54	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	562.00	NA	NA	0.00	0.00
PATHOLOGY ASSOC OF CEN PA	Uns	30.00	NA	NA	0.00	0.00
PAXTON FAMILY DENTAL	Uns	71.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	7.61	NA	NA	0.00	0.00
SUEZ WATER PENNSYLVANIA	Uns	97.92	NA	NA	0.00	0.00
SUSQUEHANNA VALLEY SURGERY	Uns	50.00	NA	NA	0.00	0.00
SYNCB/WALMART	Uns	557.00	NA	NA	0.00	0.00
T-MOBILE BANKRUPTCY DEPT	Uns	352.72	NA	NA	0.00	0.00
THE ARLINGTON GROUP	Uns	180.00	NA	NA	0.00	0.00
TRISTAN RADIOLOGY SPECIALISTS	Uns	17.65	NA	NA	0.00	0.00
UPMC PINNACLE HEALTH	Uns	409.59	NA	NA	0.00	0.00
UPMC PINNACLE HEALTH	Uns	1,597.10	NA	NA	0.00	0.00
UPMC PINNACLE HEALTH	Uns	1,127.09	NA	NA	0.00	0.00
UPMC PINNACLE HEALTH	Uns	820.62	NA	NA	0.00	0.00
USDOE/GLELSI	Uns	63,720.00	NA	NA	0.00	0.00
USDOE/GLELSI	Uns	11,462.35	NA	NA	0.00	0.00
VERIZON BANKRUPTCY DEPT	Uns	362.33	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,658.58	\$ 1,658.58	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 359.70	\$ 359.70	\$ 0.00
TOTAL SECURED:	\$ 2,018.28	\$ 2,018.28	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,627.02	\$ 5,518.40	\$ 0.00
TOTAL PRIORITY:	\$ 5,627.02	\$ 5,518.40	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 209,638.63	\$ 279.74	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,975.58
Disbursements to Creditors	\$ 7,816.42
TOTAL DISBURSEMENTS:	\$ 13,792.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/21/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.